

# PERSONAL ARTICLES FLOATER POLICY

No. **348AA2989**

348AA1255  
Former Policy No.



## A CAPITAL STOCK COMPANY ST. PAUL FIRE and MARINE Insurance Company FOUNDED 1853 SAINT PAUL, MINNESOTA

Amount \$ 425.00

Premium \$ 10.00 Min.

In consideration of the stipulations and premium herein named this Company does insure:

Milwaukee Radio Amateur's Club, Inc. (Insured)

c/o T. R. Gettleman, 4400 W. State St., Milwaukee 8, Wisconsin (Address)

from the 30th day of September, 1960, at noon, to the 30th day of September, 1961, at noon,  
Standard Time at place of issuance.

This policy covers only with respect to such and so many of the following classes of property as are indicated by a specific amount of insurance applicable thereto, and a premium therefor, which property is owned by or in the custody or control of the Insured and members of the Insured's family of the same household:

Class of Property	Amount of Insurance	Premium
1. <b>Jewelry</b> , as scheduled herein.		
2. <b>Furs</b> and garments trimmed with fur or consisting principally of fur, as scheduled herein.		
3. <b>Cameras</b> , projection machines, films and articles of equipment pertaining thereto, as listed herein.	425.00	10.00
4. <b>Musical Instruments</b> and articles of equipment pertaining thereto, as listed herein.		
5. <b>"Silverware"</b> , meaning silverware, silver-platedware, goldware, gold-platedware and pewterware.		
6. <b>Golfer's equipment</b> , subject to special conditions as specified hereinafter.		
7. <b>Fine Arts</b> , subject to special conditions as specified hereinafter, as scheduled herein. Premium for this insurance has been computed based upon the statement of the Insured that at the time of attachment of this insurance the property insured hereunder was located as follows: At.....\$ At.....\$		
8. <b>Stamp and coin collections</b> , as listed herein and subject to special conditions as specified hereinafter.		
9.		

### SCHEDULE OF PROPERTY INSURED

Description	Amount
Ampro 16 mm. sound projector, Century 10, S#67520, including Simpson optical lens F1;65; Projector carrying case; 12" speaker with carrying case.	\$ 375.00
Radiant Champion, Model KC, beaded screen with case - size 70" x 70".	50.00

Countersignature Date September 30, 1960

At Milwaukee, Wisconsin

Harren Pitts

Agent.

(SEE INSIDE) FORST & GOAN, INC.



(d) Theft from any unattended automobile unless in the custody of railway express, armored motor car companies, or while being shipped by registered mail or insured parcel post;

(e) Loss of or damage to any property described herein which is not an actual part of a stamp, money or numismatic collection.

In the event of loss or damage the amount payable hereunder shall be ascertained in the following manner:

(a) In case of loss of or damage to property scheduled herein and representing any one stamp, coin or other individual article insured, this Company shall pay or make good to the Insured such loss or damage up to but not exceeding the amount(s) set opposite the item(s) involved;

(b) In case of loss of or damage to property specifically described in the above schedule as pairs, strips, blocks, series, sheets, covers, frames, cards or the like, this Company shall pay in the event of total loss of such an item up to but not exceeding the amount set opposite the item involved and in the event of partial loss not more than the cash market value of the whole set, less the cash market value of the remainder at the time of loss, it being however understood and agreed that in the event of the property being insured for less than the cash market value, the liability of this Company shall not exceed the proportion that the amount insured bears to the cash market value;

(c) In all cases of loss of or damage to the insured property not provided for in the two previous paragraphs, this Company shall not be liable for more than the actual cash market value of the property at the time of loss, not exceeding however \$250. with respect to any one stamp, coin or other individual article or any one pair, strip, block, series, sheet, cover, frame, card or the like;

(d) This Company shall not be liable for a greater proportion of any loss on property not specifically scheduled herein, than the total sum insured on such unscheduled property bears to the actual cash market value thereof at the time such loss shall happen.

## CONDITIONS

This policy shall be void if the Insured has concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof or in case of any fraud, attempted fraud or false swearing by the Insured touching any matter relating to this insurance or the subject thereof whether before or after a loss.

The Insured shall as soon as practicable report to this Company or its agent every loss or damage which may become a claim under this policy and shall also file with the Company or its agent within ninety (90) days from date of loss a detailed sworn proof of loss. Failure by the Insured to report the said loss or damage and to file such sworn proof of loss as hereinbefore provided shall invalidate any claim under this policy for such loss.

The Insured shall submit, and so far as is within his or their power shall cause all other persons interested in the property and members of the household and employees to submit, to examinations under oath by any persons named by the Company, relative to any and all matters in connection with a claim and subscribe the same; and shall produce for examination all books of account, bills, invoices, and other vouchers or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Company or its representatives, and shall permit extracts and copies thereof to be made.

Unless otherwise provided in form attached, this Company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, howsoever caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quality.

All adjusted claims shall be paid or made good to the Insured within sixty (60) days after presentation and acceptance of satisfactory proof of interest and loss at the office of this Company.

No loss shall be paid hereunder if the Insured has collected the same from others.

This insurance shall in no wise inure directly or indirectly to the benefit of any carrier or other bailee.

In the event of any payment under this policy the Company shall be subrogated to all the Insured's rights of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after loss to prejudice such rights.

Every claim paid hereunder reduces the amount insured by the sum so paid unless the same be reinstated by payment of additional premium thereon.

It is understood and agreed that, in the event of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, giving consideration to the importance of said article or articles; but in no event shall such loss or damage be construed to mean total loss of set.

In case of loss or injury to any part of the insured property consisting, when complete for sale or use, of several parts, this Company shall only be liable for the insured value of the part lost or damaged.

In case of loss or damage, it shall be lawful and necessary for the Insured, his or their factors, servants and assigns, to sue, labor, and travel for in and about the defense, safeguard and recovery of the property insured hereunder, or any part thereof without prejudice to this insurance; nor shall the acts of the Insured or this Company, in recovering, saving and preserving the property insured in case of loss or damage, be considered a waiver or acceptance of abandonment; to the charge whereof this Company will contribute according to the rate and quantity of the sum herein insured.

No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless the same be commenced within twelve (12) months next after discovery by the Insured of the occurrence which gives rise to the claim. Provided, however, that if by the laws of the State within which this policy is issued such limitation is invalid, then any such claims shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted by the laws of such State to be fixed herein.

If the Insured and the Company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, then, on the request of the Insured or the Company such umpire shall be selected by a judge of a court of record in the state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. The Company shall not be held to have waived any of its rights by an act relating to appraisal.

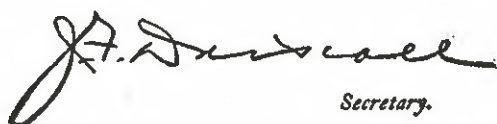
This policy may be canceled by the Insured by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be canceled by the Company by mailing to the Insured at the address shown in this policy or last known address written notice stating when not less than five days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and the effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

If the Insured cancels, earned premiums shall be computed in accordance with the customary short rate table and procedure. If the Company cancels earned premiums shall be computed pro rata. Premium adjustment may be made at the time cancellation is effected and, if not then made, shall be made as soon as practicable after cancellation becomes effective. The Company's check or the check of its representative mailed or delivered as aforesaid shall be a sufficient tender of any refund of premium due to the Insured.

THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive or be deemed to have waived any provision or condition of this policy unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the Insured unless so written or attached.

PROVISIONS REQUIRED BY LAW TO BE STATED IN THIS POLICY:—"This policy is issued under and in pursuance of the laws of the State of Minnesota relating to Guaranty Surplus and Special Reserve Funds." Chapter 437, General Laws of 1909.

IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by a duly authorized Agent of the Company.

  
Secretary.

  
President.



1. Property described in this endorsement is not insured against:  
(a) Fading, creasing, denting, scratching, tearing, thinning, transfer of colors, inherent defect, dampness, extremes of temperature, gradual deterioration or damage sustained from handling or other causes not specifically covered upon and resulting therefrom.

## NUCLEAR EXCLUSION ENDORSEMENT (INLAND MARINE)

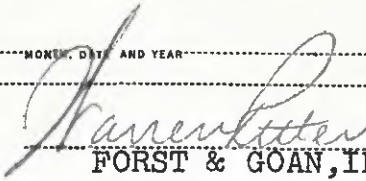


Attached to and forming part of Policy No. 348AA2989

*\*The following spaces need not be completed if this endorsement and the policy have the same inception date.*

\*Effective Date of Endorsement \_\_\_\_\_ MONTH, DAY AND YEAR \_\_\_\_\_

\*Issued to \_\_\_\_\_

  
\_\_\_\_\_  
Agent  
FORST & GOAN, INC.  
City Milwaukee, State Wisconsin

It is agreed that if this policy insures against the peril of Fire, Clause A below shall apply, but if this policy does not insure against the peril of Fire, Clause B below shall apply, as follows:

- A. This company shall not be liable for loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy; however, subject to the foregoing and all provisions of this policy, direct loss by fire resulting from nuclear reaction or nuclear radiation or radioactive contamination is insured against by this policy.
- B. This company shall not be liable for loss by nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril(s) insured against in this policy.

All other terms and conditions of the Policy not in conflict herewith remaining unchanged.

12926 Rev. 8-59

Every claim paid hereunder reduces the amount insured by the sum so paid unless the same be reinstated by payment of additional premium thereon.

It is understood and agreed that, in the event of loss of or damage to any article or articles which are a part of a set, the measure of loss of or damage to such article or articles shall be a reasonable and fair proportion of the total value of the set, giving consideration to the importance of said article or articles; but in no event shall such loss or damage be construed to mean total loss of set.

In case of loss or injury to any part of the insured property consisting, when complete for sale or use, of several parts, this Company shall only be liable for the insured value of the part lost or damaged.

In case of loss or damage, it shall be lawful and necessary for the Insured, his or their factors, servants and assigns, to sue, labor, and travel for, in and about the defense, safeguard and recovery of the property insured hereunder, or any part thereof without prejudice to this insurance; nor shall the acts of the Insured or this Company, in recovering, saving and preserving the property insured in case of loss or damage, be considered a waiver or an acceptance of abandonment; to the charge whereof this Company will contribute according to the rate and quantity of the sum herein insured.

No suit, action or proceeding for the recovery of any claim under this policy shall be sustainable in any court of law or equity unless the same be commenced within twelve (12) months next after discovery by the Insured of the occurrence which gives rise to the claim. Provided, however, that if by the laws of the State within which this policy is issued such limitation is invalid, then any such claims shall be void unless such action, suit or proceeding be commenced within the shortest limit of time permitted by the laws of such State to be fixed herein.

If the Insured and the Company fail to agree as to the amount of loss, each shall, on the written demand of either, made within sixty days after receipt of proof of loss by the Company, select a competent and disinterested appraiser, and the appraisal shall be made at a reasonable time and place. The appraisers shall first select a competent and disinterested umpire, and failing for fifteen days to agree upon such umpire, then, on the request of the Insured or the Company such umpire shall be selected by a judge of a court of record in the state in which such appraisal is pending. The appraisers shall then appraise the loss, stating separately the actual cash value at the time of loss and the amount of loss, and failing to agree shall submit their differences to the umpire. An award in writing of any two shall determine the amount of loss. The Insured and the Company shall each pay his or its chosen appraiser and shall bear equally the other expenses of the appraisal and umpire. The Company shall not be held to have waived any of its rights by any act relating to appraisal.

This policy may be canceled by the Insured by mailing to the Company written notice stating when thereafter such cancellation shall be effective. This policy may be canceled by the Company by mailing to the Insured at the address shown in this policy or last known address written notice stating when not less than five days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice and the effective date of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the Insured or by the Company shall be equivalent to mailing.

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THIS POLICY IS MADE AND ACCEPTED SUBJECT TO THE FOREGOING STIPULATIONS AND CONDITIONS, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto; and no officer, agent or other representative of this Company shall have power to waive or be deemed to have waived any provision or condition of this policy unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the Insured unless so written or attached.

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IN WITNESS WHEREOF, this Company has executed and attested these presents; but this policy shall not be valid unless countersigned by a duly authorized Agent of the Company.

  
Secretary.

  
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(d) Theft from any unattended automobile unless in the custody of railway express, armored motor car companies, or while being shipped by registered mail or insured parcel post;

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Secretary.

  
President.



PERSONAL ARTICLES FLOATER POLICY  
ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Forst & Goan, Inc., Agents  
Insurance  
3901 West Vliet Street  
Milwaukee 8, Wisconsin  
Division 4-5700

Milwaukee Radio Amateur's Club, Inc.



SHORT RATE TABLE  
(For One Year Policies)

Days Policy in Force	Per Cent of One Year Premium
1	100%
2	99%
3	98%
4	97%
5	96%
6	95%
7	94%
8	93%
9	92%
10	91%
11	90%
12	89%
13	88%
14	87%
15	86%
16	85%
17	84%
18	83%
19	82%
20	81%
21	80%
22	79%
23	78%
24	77%
25	76%
26	75%
27	74%
28	73%
29	72%
30	71%
31	70%
32	69%
33	68%
34	67%
35	66%
36	65%
37	64%
38	63%
39	62%
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60	41%
61	40%
62	39%
63	38%
64	37%
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66	35%
67	34%
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69	32%
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78	23%
79	22%
80	21%
81	20%
82	19%
83	18%
84	17%
85	16%
86	15%
87	14%
88	13%
89	12%
90	11%
91	10%
92	9%
93	8%
94	7%
95	6%
96	5%
97	4%
98	3%
99	2%
100	1%